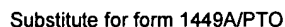


LIST OF REFERENCES CITED BY APPLICANT  PTO-1449				ATTY. DOCKET NO. X00-001		APPLICATION NO. 09/560,215	
				APPLICANT Levin, <i>et al.</i>			
				FILING DATE April 28, 2000		GROUP 2768	
U.S. PATENT DOCUMENTS							
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE	
FOREIGN PATENT DOCUMENTS							
EXAMINER'S INITIALS	PATENT or DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
						Yes	No
JPC	9709748.9	Feb. 17, 1999	GB	G07F 7/10			X
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER  Jm Calbre				DATE CONSIDERED 9/20/01			

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	2
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**Complete if Known**

<b>Application Number</b>	09/560,215
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<b>Filing Date</b>	April 28, 2000
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<b>First Named Inventor</b>	Max Levchin
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<b>Group Art Unit</b>	2768
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Examiner Name \_\_\_\_\_

Attorney Docket No.	X00-001
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## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	<i>Jimmie Carter</i>	Date Considered	9/20/01
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<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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**Complete if Known**

<b>Application Number</b>	09/560,215
<b>Filing Date</b>	April 28, 2000
<b>First Named Inventor</b>	Max Levchin
<b>Group Art Unit</b>	2768
<b>Examiner Name</b>	
<b>Attorney Docket No.</b>	X00-001

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	2
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#### OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

[illegible]

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